STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 16th day of June, 2006, and acknowledged on the 16th day of June, 2006, David A. Huddleston and Christy R. Huddleston, husband and wife, executed and delivered a certain Deed of Trust unto Recon Trust Company, N.A., Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2498 at Page 727; and

WHEREAS, on the 24th day of August, 2010, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto BAC Home Loans Servicing, LP, fka Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DKT Book 3204 at Page 371; and

WHEREAS, on the 25th day of August, 2010, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DKT Book 3204 at Page 372; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of February, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 7, Section A, Parcel 5, Central Park Neighborhood PUD Subdivision, in Section 29, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 69, Page 24, in the office of the Chancery Clerk of DeSoto County, Mississippi.

2.28-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 9th day of December, 2011.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

COC/F10-2024

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 30th day of April, 2008, and acknowledged on the 30th day of April, 2008, Henry G. Dalehite, III, unmarried, executed and delivered a certain Deed of Trust unto John W Byrd, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Bartlett Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2896 at Page 240; and

WHEREAS, on the 17th day of November, 2010, Mortgage Electronic Registration Systems, Inc. as nominee for Bartlett Mortgage, Inc., a Tennessee Corporation, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3243 at Page 96; and

WHEREAS, on the 10th day of February, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3274 at Page 485; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of February, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 13, Part A, Red Oaks Subdivision, situated in Section 10, Township 2 South, Range 8 West, as shown on plat of record in Plat Book 12, Page 51-53 in the Chancery Clerk's Office of DeSoto County, Mississippi.

2.28-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of December, 2011.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

COC/F10-3016

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 12th day of December, 2005, and acknowledged on the 12th day of December, 2005, Robbin Barrett Sanders aka Robbin Sanders, a married man and Megan Sanders aka Megan D. Sanders, a married woman, executed and delivered a certain Deed of Trust unto Bradley Law Firm, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Residential Loan Centers of America, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2377 at Page 579; and

WHEREAS, on the 24th day of November, 2009, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3108 at Page 370; and

WHEREAS, on the 24th day of November, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3109 at Page 155; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of February, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 9, The Park at Pidgeon Roost located in Section 34, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 77, Pages 14-15, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Robbin G. Sanders and Megan D. Sanders by Warranty Deed of record in Book 459, Page 394, in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 4th day of January, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

COC/F09-3395

PUBLISH: 2.7.12/2.14.12/2.21.12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 9th day of June, 2009, and acknowledged on the 9th day of June, 2009, Timothy R. Davis aka Timothy Robert Davis and his wife, Nicolette J. Davis aka Nicolette Jean Davis, executed and delivered a certain Deed of Trust unto Reid Stanford, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for National Bank of Kansas City, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK Book 3047 at Page 248; and

WHEREAS, on the 5th day of July, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for National Bank of Kansas City, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3319 at Page 194; and

WHEREAS, on the 13th day of October, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3355 at Page 789; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of February, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 21, Pleasant Ridge Estates Subdivision, located in Section 23, Township 1 South, Range 7 West, as per plat thereof of record in Plat Book 94, Page 30, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Trinity Homes, LLC by virtue of Warranty Deed from Terry Fortwengler, Larry McNabb and Dale Bradshaw, established May 9, 2007, and recorded in Book 557, Page 791, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Terry Fortwengler, ET AL, by virtue of Warranty Deed from Grove Partners, LLC, established May 9, 2007 and recorded in Book 558, Page 24, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Grove Partners by virtue of Warranty Deed from Realtract Inc., established April 22, 2004 and recorded in Book 470, Page 239, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 24th day of January, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

2-28-12

COC/F11-1779

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 10th day of October, 2005, and acknowledged on the 10th day of October, 2005, Kimberly B. Thompson, Stephen A. Thompson, a married couple, Walter J. Thompson and Linda M. Thompson, a married couple, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2327 at Page 651; and

WHEREAS, on the 28th day of September, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3347 at Page 709; and

WHEREAS, on the 20th day of December, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3390 at Page 188; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of February, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 2076, Section K, First Revision, Greenbrook Subdivision situated in Section 19, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 25, Page 36, in the office of the Chancery Clerk of DeSoto County, Mississippi.

2-28-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 25th day of January, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

DMM/F11-1014

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 24th day of May, 2007, and acknowledged on the 24th day of May, 2007, Amber M West aka Amber West, a single person, executed and delivered a certain Deed of Trust unto Arnold M. Weiss, Esq., Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2723 at Page 729; and

WHEREAS, on the 15th day of December, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3389 at Page 727; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of February, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 3, Section A, Pecan Ridge Subdivision, situated in Section 26, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 77, Pages 11-12, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 26th day of January, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

DMM/F11-0065

PUBLISH: 2.7.12/2.14.12/2.21.12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 20th day of September, 2005, and acknowledged on the 20th day of September, 2005, James C. Garner AKA James Garner, a single man, executed and delivered a certain Deed of Trust unto First National Financial Title, Trustee for New Century Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2313 at Page 82; and

WHEREAS, on the 6th day of September, 2005, New Century Mortgage Corporation, assigned said Deed of Trust unto US Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2006-NC1, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2890 at Page 66; and

WHEREAS, on the 25th day of April, 2008, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2892 at Page 43; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of February, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 57, Section B, Smokey Hollow Farms, situated in Section 33, Township 3 South, Range 5 West, as shown by plat of record in Plat Book 9 at Page 13-15, Chancery Clerk's Office for Desoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

2-28-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of January, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

COC/F08-0580

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 16th day of October, 2007, and acknowledged on the 16th day of October, 2007, James Stevenson, an unmarried person, executed and delivered a certain Deed of Trust unto Monte S. Connell, Trustee for American Mortgage Services, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2806 at Page 549; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to US Bank National Association, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3188 at Page 455 and re-recorded in DK T Book 3243 at Page 97; and

WHEREAS, on the 12th day of July, 2010, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3391 at Page 571; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of February, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 31, Section A, Laurelbrook Subdivision, fka Fox Creek East Subdivision, Section 29, Township 1 South, Range 5 West, as shown on plat of record in Plat Book 96, Pages 37-38, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

2-28-12

Being the same property conveyed to the Grantors by deed being recorded simultaneously herewith.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of January, 2012.

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Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

ksw/F10-1753

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 28th day of July, 2006, and acknowledged on the 28th day of July, 2006, Bernice Taylor, a single woman, executed and delivered a certain Deed of Trust unto Scott R Valby, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Franklin American Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2533 at Page 106; and

WHEREAS, on the 9th day of January, 2012, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Green Tree Servicing LLC, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3390 at Page 177; and

WHEREAS, on the 11th day of January, 2012, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3390 at Page 180; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of February, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 217, Section F, Southern Trace Subdivision, in Section 28, Township 1 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 91, Page 35, in the office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of January, 2012.

Michael Jedynak Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

COC/F11-2457

PUBLISH: 2.7.12/2.14.12/2.21.12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 21st day of March, 2008, and acknowledged on the 21st day of March, 2008, Randle G. Tate, an unmarried man, executed and delivered a certain Deed of Trust unto ReconTrust Company, Trustee for Countrywide Bank, FSB, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2881 at Page 25; and

WHEREAS, on the 23rd day of November, 2011, Bank of America, N.A., successor by merger to Countrywide Bank, N.A., fkaCountrywide Bank, FSB, assigned said Deed of Trust unto Bank of America, N.A. sbm to BAC Home Loans Servicing. LP FKA Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3374 at Page 257; and

WHEREAS, on the 12th day of January, 2012, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3390 at Page 182; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of February, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The following is described real estate, located and situated in DeSoto County, Mississippi and more particularly described as follows, to-wit:

Lot 63, Section A, the Highlands at North Creek, in Section 17, Township 1 South, Range 8 West, Desoto County, Mississippi as per plat thereof recorded in Plat Book 58, Pages 14-15 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty of this deed is subject to rights of way and easements for public roads a public utilities; to building, zoning, subdivision and Health Department regulations in effect in DeSoto County, Mississippi; and to the covenants, limitations and restrictions set forth with the recorded plat of said subdivision as well as any amendments thereto.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 27th day of January, 2012.

Miofael Jedynak Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

COC/F11-1157

PUBLISH: 2.7.2/2.14.12/2.21.12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 18th day of September, 2009, and acknowledged on the 18th day of September, 2009, Robert G. Priest, a single person, executed and delivered a certain Deed of Trust unto Charles M. Quick, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3082 at Page 1; and

WHEREAS, on the 4th day of November, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3363 at Page 760; and

WHEREAS, on the 19th day of December, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3390 at Page 186; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of February, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Commencing at the Northeast corner of Section 27, Township 2 South, Range 7 West, Desoto County, Mississippi, thence South 90 degrees 00 minutes 00 seconds West, a distance of 1471.16 feet, thence South 0 degrees 00 minutes 00 seconds East, a distance of 408.28 feet to ½ inch rebar found being the Point of Beginning, thence South 27 degrees 17 minutes 00 seconds East, a distance of 193.98 feet to a 3/8 inch rebar set; thence South 59 degrees 44 minutes 50 seconds West a distance of 118.58 feet to a 3/8 inch rebar set; thence South 21 degrees 15 minutes 10 seconds East, a distance of 346.32 feet to a 3/8 inch rebar set in the North right of way of Pleasant Hill Road (53 feet from center) being the point of curvature of a non-tangent curve, concave to the Northwest, having a radius of 644.83 feet a central angle of 4 degrees 38 minutes 21 seconds, and a chord of 52.20 feet bearing North 52 degrees 03 minutes 44 seconds East; thence Southwest along said curve. A distance of 52.21 feet to a ½ inch rebar found, thence North 21 degrees 15 minutes 10 seconds West, a distance of 489.03 feet to a 1 inch pipe found; thence North 39 degrees 02 minutes 22 seconds East, a distance of 168.95 feet to the Point of Beginning.

The above property is located in the Northeast Quarter of Section 27, Township 2 South, Range 7 West, Desoto County, Mississippi.

2-28-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 27th day of January, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201

Monroe, LA /120 (318) 330-9020

COC/F11-2341

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 18th day of February, 2005, and acknowledged on the 18th day of February, 2005, Nathaniel E. Palmer (Unmarried), executed and delivered a certain Deed of Trust unto Mike McDermott, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for U.S. Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2165 at Page 83; and

WHEREAS, on the 28th day of April, 2009, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto US Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3026 at Page 133; and

WHEREAS, on the 28th day of April, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3026 at Page 134; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of February, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 184, Section C, Parcel 6, Central Park Neighborhood, situated in Section 29, Township 1 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 74, Page 36, in the office of the Chancery Clerk of Desoto County, Mississippi.

2-28-12

Property acquired by Nathaniel E. Palmer by Warranty Deed dated November 16, 2001 and recorded in the conveyance records at Book 404, Page 159 of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of January, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

COC/F09-0853

PUBLISH: 2.7.12/2.14.12/2.21.12

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STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 26th day of February, 2007, and acknowledged on the 26th day of February, 2007, Amber Cheney Single Woman, executed and delivered a certain Deed of Trust unto Southern Trust Title, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Evolve Bank & Trust, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2670 at Page 297; and

WHEREAS, on the 7th day of November, 2011, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank of America, N.A, successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3366 at Page 726; and

WHEREAS, on the 10th day of January, 2012, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3390 at Page 184; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of February, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 73, Alexander Place Subdivision in Section 22, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 87, Pages 22-23, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

2-28-12

Being the same property conveyed to the Grantors by deed being recorded simultaneously herewith.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of January, 2012.

Michael Jedynak

Substitute Trus ee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

COC/F11-2254

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 20th day of September, 2005, and acknowledged on the 20th day of September, 2005, James C. Garner AKA James Garner, a single man, executed and delivered a certain Deed of Trust unto First National Financial Title, Trustee for New Century Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2313 at Page 82; and

WHEREAS, on the 26th day of September, 2005, New Century Mortgage Corporation, assigned said Deed of Trust unto US Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2006-NC1, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2890 at Page 66; and

WHEREAS, on the 25th day of April, 2008, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2892 at Page 43; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of February, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 57, Section B, Smokey Hollow Farms, situated in Section 33, Township 3 South, Range 5 West, as shown by plat of record in Plat Book 9 at Page 13-15, Chancery Clerk's Office for Desoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

2.28-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of January, 2012.

Emily Kaye Courteau Substitute Trustee

2309 Oliver Road Monroe, LA 71201

(318) 330-9020

COC/F08-0580

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 18th day of September, 2009, and acknowledged on the 18th day of September, 2009, Robert G. Priest, a single person, executed and delivered a certain Deed of Trust unto Charles M. Quick, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3082 at Page 1; and

WHEREAS, on the 4th day of November, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3363 at Page 760; and

WHEREAS, on the 19th day of December, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3390 at Page 186; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of February, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Commencing at the Northeast corner of Section 27, Township 2 South, Range 7 West, Desoto County, Mississippi, thence South 90 degrees 00 minutes 00 seconds West, a distance of 1471.16 feet, thence South 0 degrees 00 minutes 00 seconds East, a distance of 408.28 feet to ½ inch rebar found being the Point of Beginning, thence South 27 degrees 17 minutes 00 seconds East, a distance of 193.98 feet to a 3/8 inch rebar set; thence South 59 degrees 44 minutes 50 seconds West a distance of 118.58 feet to a 3/8 inch rebar set; thence South 21 degrees 15 minutes 10 seconds East, a distance of 346.32 feet to a 3/8 inch rebar set in the North right of way of Pleasant Hill Road (53 feet from center) being the point of curvature of a non-tangent curve, concave to the Northwest, having a radius of 644.83 feet a central angle of 4 degrees 38 minutes 21 seconds, and a chord of 52.20 feet bearing North 52 degrees 03 minutes 44 seconds East; thence Southwest along said curve. A distance of 52.21 feet to a ½ inch rebar found, thence North 21 degrees 15 minutes 10 seconds West, a distance of 489.03 feet to a 1 inch pipe found; thence North 39 degrees 02 minutes 22 seconds East, a distance of 168.95 feet to the Point of Beginning.

The above property is located in the Northeast Quarter of Section 27, Township 2 South, Range 7 West, Desoto County, Mississippi.

2-28-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 27th day of January, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

COC/F11-2341

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on September 15, 2009, Mark Scott Andrews and Lori Diane Andrews, Husband and Wife, executed a certain deed of trust to Denise McLaurin, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3080 at Page 67 and Modified in Book 3291 at Page 521; and

WHEREAS, said Deed of Trust was subsequently assigned to Regions Bank D/B/A Regions Mortgage by instrument dated November 30, 2010 and recorded in Book 3253 at Page 769 of the aforesaid Chancery Clerk's office; and

WHEREAS, Regions Bank dba Regions Mortgage has heretofore substituted J. Gary Massey as Trustee by instrument dated November 30, 2010 and recorded in the aforesaid Chancery Clerk's Office in Book 3253 at Page 772; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Regions Bank dba Regions Mortgage, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on February 28, 2012 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 346, Section C, LAKE FOREST SUBDIVISION, in Section 25, Township 1 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 12, Pages 5-7, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 25th day of January, 2012.

J. Gary Massey

SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299

6757 River Birch Road Walls, MS 38680 10-001556GW

Publication Dates: January 31, February 7, 14, 21, 2012

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 12th day of February, 2007, and acknowledged on the 12th day of February, 2007, Tamerro Young, a single woman, executed and delivered a certain Deed of Trust unto MS Real Estate Closings, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for FMF Capital LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2663 at Page 311; and

WHEREAS, on the 21st day of June, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for FMF Capital LLC, assigned said Deed of Trust unto HSBC Bank USA, National Association, As Trustee For Wells Fargo Home Mortgage Asset-backed Securities 2007-M04. Trust, Mortgage Asset-backed Certificates, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3314 at Page 639; and

WHEREAS, on the 21st day of December, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3392 at Page 1; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of February, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 286, Stone Creek Subdivision, Phase C of Plum Point Villages, Planned Unit Development, situated in Section 1, Township 2 South, Range 8 West, and in Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat there of recorded in Plat Book 67, Page 34, in the office of the Chancery Clerk of DeSoto County, Mississippi.

2-28-17

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2nd day of February, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

COC/F11-0963

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 7th day of March, 2005, and acknowledged on the 7th day of March, 2005, Steven Armstrong and Bobbi Armstrong, husband and wife, executed and delivered a certain Deed of Trust unto Jerry Baker, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for First Horizon Home Loan Corporation dba First Tennessee Home Loans, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2172 at Page 548; and

WHEREAS, on the 4th day of November, 2011, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto MetLife Home Loans, a division of MetLife Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3371 at Page 776; and

WHEREAS, on the 20th day of January, 2012, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3392 at Page 588; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of February, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 20, Phase 1, Allendale Subdivision situated in Section 20 and 29, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi as per plat recorded in Plat Book 73, Page 30, Chancery Clerk's Office, DeSoto County, Mississippi.

2-28-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2nd day of February, 2012.

Michael Jedynal

Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

COC/F11-2060

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on July 7, 1999, Anthony R. Cooper and wife, Amy M. Cooper, executed a certain deed of trust to Arnold Weiss, Trustee for the benefit of Pulaski Mortgage Company, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1128 at Page 427 and re-recorded in Book 1131 at Page 432; and

WHEREAS, said Deed of Trust was subsequently assigned to EverBank by instrument dated September 3, 2008 and recorded in Book 2958 at Page 344 of the aforesaid Chancery Clerk's office; and

WHEREAS, EverBank has heretofore substituted J. Gary Massey as Trustee by instrument dated January 17, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3392 at Page 730; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, EverBank, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on February 28, 2012 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 211, Stone Creek Subdivision, Phase B, of Plum Point Villages PUD, in Section 6, Township 2 South, Range 7 West, and Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 57, Pages 26-27, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 1st day of February, 2012.

J. Gary Massey

SUBSTITUTED TRUSTEE

2-28-12

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

5740 Steffani Drive Southaven, MS 38671 11-004206DT

Publication Dates: February 7, 14 and 21, 2012

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 16th day of October, 2007, and acknowledged on the 16th day of October, 2007, James Stevenson, an unmarried person, executed and delivered a certain Deed of Trust unto Monte S. Connell, Trustee for American Mortgage Services, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2806 at Page 549; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to US Bank National Association, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3188 at Page 455 and re-recorded in DK T Book 3243 at Page 97; and

WHEREAS, on the 12th day of July, 2010, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3381 at Page 456 and re-recorded in DK T Book 3391 at Page 571; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of February, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 31, Section A, Laurelbrook Subdivision, fka Fox Creek East Subdivision, Section 29, Township 1 South, Range 5 West, as shown on plat of record in Plat Book 96, Pages 37-38, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

2-28-18

Being the same property conveyed to the Grantors by deed being recorded simultaneously herewith.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of January, 2012.

Early Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ksw/F10-1753